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# EAGLE INSURANCE COMPANY, LONDON.

*REPORT of the Directors for the Year ending 30th June, 1862, read at the  
Annual General Meeting, 8th August, 1862. DR. GUY in the Chair.*

Another quinquennial term has passed away—the eleventh since the establishment of the Company—and the duty again devolves upon the Directors of reporting to the Proprietors as to the exact financial position of the Company, after a minute investigation of its liabilities, and a careful estimate of the value of its assets. But they will first briefly advert to the events of the past year, which it will be seen are not wholly devoid of interest.

The Surplus Fund Account exhibits the following particulars, viz.:—

INCOME OF THE YEAR ENDING 30TH JUNE, 1862.				CHARGE ON THE YEAR.			
	£	s.	d.		£	s.	d.
Balance of Account, June 30th, 1861 .. ..	786,546	6	3	Dividend to Proprietors .. .. .	10,179	5	0
Premiums on New Assurances £24,374 18 5				Claims on decase of Lives Assured .. .. .	£182,278	5	6
Ditto on Renewed ditto .. 284,910 18 0				Additions to those under Participating Policies .. ..	24,816	3	1
	309,285	16	5	Policies surrendered .. ..	16,672	14	7
Interest from Investments .. 81,250 9 4				Reassurances, New .. ..	6,219	10	0
	390,536	5	9	Ditto, Old .. ..	33,384	13	4
					263,271	6	6
				Commission .. .. .	11,456	2	6
				Medical Fees .. .. .	999	12	8
				Income Tax .. .. .	3,517	4	11
				Expenses of Management .. ..	12,224	1	11
					291,468	8	6
				Total Outlay .. .. .	301,647	13	6
				Addition to the Reserve Fund .. ..	239,392	4	2
				Balance of Account, 30th June, 1862 ..	636,042	14	4
					£1,177,082	12	0
	£1,177,082	12	0				

Examined and approved,  
THOMAS ALLEN,  
WM. HENRY SMITH, Jun., } *Auditors.*

Here it will be seen that the total income of the year was £390,536. 5s. 9d., and the total outlay £301,647. 13s. 6d. leaving a difference on the year in favour of the Company of £88,888. 12s. 3d.

The premiums on account of new assurances are £24,374. 18s. 5d., of which sum £6,219. 10s. has been expended in reassurances. The claims amount to £207,094. 8s. 7d., and are less than those of the previous year by upwards of £48,000. The expenses are about £1,000 more this year than they usually are, in consequence, partly, of the increased cost of the Company's new premises, and partly of the estimated depreciation in the value of the lease and furniture.

The Directors will now address themselves to the more important business of the Meeting, and will call the attention of the Proprietors to the following extract from the Report of the Actuary, which, after mature consideration, they have approved:—

“I have the honour to report that so much of the calculations as relates to the determination of the Company's assets and liabilities has been completed, and that the results are as follows:—

“On making a most careful examination of the Company's registers, it appears that there were in force on 30th June last, not less than 16,257 assurances of various descriptions—that the amount assured by them was £9,639,222, and that the annual premiums receivable in respect of them amounted to £307,376. The number and amount in each class are shown in the following Table, in which also the Participating is distinguished from the Non-participating portion:—

CLASS.	PARTICIPATING ASSURANCES.				NON-PARTICIPATING ASSURANCES.		
	No. of Policies.	Sums Assured.	Existing Additions.	Annual Premiums.	No. of Policies.	Sums Assured.	Annual Premiums.
Single Life, Whole Term	11,546	5,992,410·0	360,956·5	199,302·31	2736	2,310,776·9	75,130·97
Endowment Assurances	324	95,482·0	3,105·3	4,189·81	316	75,866·6	3,274·48
Limited Payments . . . . .	85	50,164·0	6,880·4	1,167·38	19	4,805·8	32·05
Increasing Premiums . . . .	76	28,869·0	1,700·1	1,100·38	214	145,100·9	6,360·95
Decreasing Premiums . . . .	4	9,000·0	1,753·6	125·83	1	400·0	8·40
Joint Lives . . . . .	265	60,367·0	1,724·8	2,826·85	184	39,147·0	1,795·23
Last Survivor . . . . .	27	38,448·0	5,824·8	728·28	73	62,855·3	1,276·70
Contingent . . . . .	3	1,899·0	62·0	74·77	110	163,402·5	2,395·63
Endowments . . . . .	..	..	..	..	121	25,505·9	1,007·63
Term Assurances . . . . .	..	..	..	..	138	99,764·2	2,003·69
Special Assurances . . . . .	..	..	..	..	15	52,950·0	..
Climate Risks . . . . .	..	..	..	..	..	..	4,574·72
	12,330	6,276,639·0	382,007·5	209,515·61	3927	2,980,575·1	97,860·45

Total Participating and Non-participating .....	No. 16,257	Sums Assured. £9,639,221·6	Annual Premiums. £307,376·06
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"The calculations for the determination of the liabilities under these contracts were commenced some months since, and, by using very great efforts, have been completed in time for the Meeting, although the account was closed only on the 30th June last.

"Every possible precaution has been taken to insure strict accuracy, and to assign to each risk its proper value. The result of the whole will be seen in the following account, which exhibits, at one view, the value of the Company's assets and liabilities as they existed on the 30th June of this year:—

#### BALANCE SHEET.

LIABILITIES.			ASSETS.		
	£	s. d.		£	s. d.
Interest due to Proprietors .. ..	3,490	12 9	Amount invested in Fixed Mortgages ..	1,087,719	18 6
Claims on decease of Lives Assured and additions thereto unpaid .. ..	56,983	2 5	Ditto ditto decreasing Mortgages .. ..	148,890	8 10
Cash Bonus due to Policy-holders .. ..	683	4 8	Ditto ditto Reversions .. ..	224,734	11 6
Sundry Accounts .. ..	4,454	9 4	Ditto ditto Funded Securities .. ..	291,756	12 10
Liability under Sums Assured &c. (1862) ..	4,694,810	14 0	Ditto ditto temporary Securities .. ..	36,323	19 4
Proprietors' Fund .. ..	218,312	10 0	Current Interest on the above Investments ..	25,353	15 3
Surplus Fund, as per account 636,042 14 4			Cash and Bills .. ..	28,965	1 3
	834,355	4 4	Advanced on Security of the Company's Policies, &c. .. ..	110,333	19 8
			Agents' Balances .. ..	24,011	3 1
			Sundry Accounts .. ..	14,085	12 3
			Value of Assurance Premiums (1862) .. ..	3,568,151	7 8
			Value of Re-assurances .. ..	34,240	17 4
	£5,594,767	7 6		£5,594,767	7 6

Examined and approved,

THOMAS ALLEN,  
WM. HENRY SMITH, Jun., } Auditors.

"From this statement it appears that the liability under the Company's contracts is estimated at £4,694,810. 14s., and that after making provision for this sum, for the Proprietors' capital, and for other items, there remains a balance on the surplus fund account of £636,042. 14s. 4d. This balance will, I consider, justify the division on the present occasion of £158,650, leaving £477,392. 14s. 4d. to accumulate in aid of future distributions. The Proprietors' share will be payable to them in October as usual. The Policyholders' portion will afford a *reversionary addition* to the sums assured, ranging, according to the age of the life assured, from twenty to seventy per cent. of the premiums paid since 1857; as soon as possible the amounts to be added in each case will be ascertained, and the usual notices forwarded; but some months must necessarily elapse before the whole can be dispatched."

Such is the result of the laborious investigation just made into the Company's affairs. To the Directors it is very satisfactory; and, they doubt not, that it will be equally so to the Proprietors. They therefore proceed at once to the remaining business of the Meeting. It is proposed that a Company having an annual income of about £80,000 shall merge in the Eagle on equitable terms, and one of the conditions stipulated for is that two of its Directors shall have seats at the Board of the Eagle. To this arrangement it is of course necessary that the Proprietors of the Eagle should give their assent: if they see fit to approve of it, it will be necessary to pass the following Resolution, and also to make provision for the remuneration of such new members of the Board in the event of the transfer taking place.

Here followed the Resolution, which, after an address from the Chairman, was, as well as the Report, unanimously approved and adopted. Some further routine business was then disposed of, and the Meeting separated, after passing the usual votes of thanks to the Directors and Officers.

*The Directors of the Company is now constituted as follows, viz:—*

*Chairman—*PHILIP ROSE, Esq.

*Deputy-Chairman—*SIR JAMES BULLER EAST, BART., M.P.

CHARLES BISCHOFF, Esq.  
THOMAS BODDINGTON, Esq.  
CHARLES CHATFIELD, Esq.  
NATHANIEL GOULD, Esq.  
ROBERT ALEXANDER GRAY, Esq.  
WILLIAM AUGUSTUS GUY, M.D.  
CHARLES THOMAS HOLCOMBE, Esq.  
RICHARD HARMAN LLOYD, Esq.  
JOSHUA LOCKWOOD, Esq.

JAMES MURRAY, Esq.  
SIR W. G. OUSELEY, K.C.B., D.C.L.  
W. ANDERSON PEACOCK, Esq.  
RALPH CHARLES PRICE, Esq.  
GEORGE RUSSELL, Esq.  
THOMAS G. SAMBROOKE, Esq.  
CAPT. L. S. TINDAL, R.N.  
COL. CHAS. WETHERALL, K.C.T.  
RIGHT HON. SIR JOHN YOUNG, BART.

# Gresham Life Assurance Society,

37, OLD JEWRY, LONDON, E. C.

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## DIRECTORS.

WILLIAM TABOR, Esq., *Chairman.*

JOHN BEADNELL, Esq., *Deputy-Chairman.*

J. LYNE HANCOCK, Esq.

GEORGE LOWE, F.R.S.

ALFRED SMEE, F.R.S.

EDWARD SOLLY, F.R.S.

W. H. THORNTHWAITE, Esq.

GEORGE TYLER, Esq.

JOSEPH WILLIAMS, Esq.

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Policies effected, without loss of time, every day from 10 to 4; Saturdays, 10 to 2; Medical Officer, daily, at 11. The Board assembles on Thursdays, at half-past 12.

Loans may be obtained in connexion with Policies effected with the Company. The Sum that has been already advanced in this respect approaches Half a Million.

Annual Reports, Prospectuses, and other Forms on application.

E. J. FARREN, *Actuary & Secretary.*

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## Guardian

FIRE AND LIFE ASSURANCE COMPANY,

No. 11, LOMBARD STREET, LONDON, E.C.

ESTABLISHED 1821.

**SUBSCRIBED CAPITAL, TWO MILLIONS.**

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## DIRECTORS.

SIR MINTO FARQUHAR, Bt., M.P., *Chairman.*

CHARLES WILLIAM CURTIS, Esq., *Deputy-Chairman.*

HENRY HULSE BERENS, Esq.

H. BONHAM-CARTER, Esq.

CHARLES F. DEVAS, Esq.

FRANCIS HART DYKE, Esq.

SIR WALTER R. FARQUHAR, Bart.

JAMES GOODSON, Esq.

THOMSON HANKEY, Esq., M.P.

JOHN G. HUBBARD, Esq., M.P.

FREDERICK H. JANSON, Esq.

JOHN LABOUCHERE, Esq.

G. J. SHAW LEFEVRE, Esq.

JOHN MARTIN, Esq.

ROWLAND MITCHELL, Esq.

JAMES MORRIS, Esq.

HENRY NORMAN, Esq.

HENRY R. REYNOLDS, Esq.

ABRAHAM J. ROBERTS, Esq.

HENRY VIGNE, Esq.

## AUDITORS.

LEWIS LOYD, Esq.

CORNELIUS PAINE, Jun., Esq.

HENRY SYKES THORNTON, Esq.

NOEL WHITING, Esq.

THOS. TALLEMACH, Esq., *Secretary.*—SAMUEL BROWN, Esq., *Actuary.*

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**LIFE DEPARTMENT.**—UNDER THE PROVISIONS OF AN ACT OF PARLIAMENT, this Company now offers to new Insurers **Eighty per Cent. of the Profits, at Quinquennial Divisions, or a Low Rate of Premium** without participation of Profits.

Since the establishment of the Company in 1821, the amount of Profits allotted to the Assured has exceeded in cash value £660,000, which represents equivalent Reversionary Bonuses of £1,058,000.

After the Division of Profits at Christmas, 1859, the Life Assurances in force, with existing Bonuses thereon, amounted to upwards of £4,730,000; the Income from the Life Branch, £207,000 per annum; and the Life Assurance Fund, independent of the Capital, exceeded £1,618,000.

**LOCAL MILITIA & VOLUNTEER CORPS.**—No extra Premium is required for service therein.

**LOANS** granted on Life Policies to the extent of their values, if such value be not less than £50.

**ASSIGNMENTS OF POLICIES.**—Written Notices of, received and registered.

**MEDICAL FEES** paid by the Company, and no charge for Policy Stamps.

*Notice is hereby given,* That Fire Policies which expire at Midsummer must be renewed within fifteen days at this Office; or with Mr. SAMS, No. 1, St. James's Street, corner of Pall Mall; or with the Company's Agents throughout the Kingdom; otherwise they become void.

Losses caused by Explosion of Gas are admitted by this Company.

# London and Lancashire

FIRE AND LIFE INSURANCE COMPANIES.

LONDON:—73 & 74, KING WILLIAM STREET, E.C.

LIVERPOOL:—BROWN'S BUILDINGS, EXCHANGE.

## FIRE.

Capital £1,000,000.

## LIFE.

Capital £100,000.

### Boards of Direction.

#### LONDON.

Chairman.—F. W. RUSSELL, M.P., Esq. (Chairman of the National Discount Company.)

Deputy-Chairman. { FIRE.—MR. ALDERMAN DAKIN (Dakin Brothers).  
LIFE.—J. H. MACKENZIE, Esq., Gresham House.

### Extracts from Fire Company's Report.

Fire Premiums for the first nine months, to 31st December, 1862, exceed £25,000  
Of which amount, during the last quarter, upwards of £16,000 have  
been received, being an increase of 173 per Cent. over the second,  
and 500 per Cent. over the first quarter.

The Losses are under £4,000  
Or 16 per Cent. of the Net Premiums, after deducting for Re-  
assurances.

The Balance on the nine months' business is upwards of £11,000

The Insurances on House Property have been 31 per Cent. of the Home Insurances.

The Risks ordinarily termed special being only 8 per Cent.

The new Life Premiums for the first six months exceed £4,000, assuring £141,700.

**Home and Foreign Fire and Life Insurances** at moderate Premiums.

MERCANTILE INSURANCES at the reduced rates.

Commission allowed to Solicitors and others.

Special Features, see Book Prospectus.

WILLIAM PALIN CLIREHUGH, *General Manager.*

# London and Provincial Law

ASSURANCE SOCIETY,

No. 21, FLEET STREET, E.C.

**CAPITAL, ONE MILLION.**

### Directors.

JAS. R. HOPE SCOTT, Esq., Q.C., *Chairman.*

H. S. LAW, Esq., Bush Lane, *Deputy-Chairman.*

Ashley, The Hon. Anthony John, Lincoln's Inn.

Jones, John Oliver, Esq., 39, Chester Terrace, Regent's Park.

Bacon, James, Esq., Q.C., Lincoln's Inn.

Lawrance, E., Esq., 14, Old Jewry Chambers.

Bell, William, Esq., Bow Churchyard.

Lefroy, George Bentinck, Esq., 5, Robert Street, Adelphi.

Bennett, Rowland Nevitt, Esq., Lincoln's Inn.

Locke, John, Esq., Q.C., M.P., Temple.

Bloxam, Charles John, Esq., Lincoln's Inn Fields.

Loftus, Thomas, Esq., New Inn.

Bower, George, Esq., Tokenhouse Yard.

Lucas, Charles Rose, Esq., Lincoln's Inn.

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Shaw, John Hope, Esq., Leeds.

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Slater, William, Esq., Manchester.

Freeman, Luke, Esq., Coleman Street.

Steward, Samuel, Esq., Lincoln's Inn Fields.

Gaselee, Mr. Serjeant, Serjeant's Inn.

Still, Robert, Esq., Lincoln's Inn.

Gwinnett, William Henry, Esq., Cheltenham.

Tilleard, John, Esq., Old Jewry.

Hedges, John Kirby, Esq., Wallingford.

Vizard, William, Esq., 55, Lincoln's Inn Fields.

Jay, Samuel, Esq., Lincoln's Inn.

White, Thomas, Esq., Bedford Row.

**FOUR-FIFTHS OF THE PROFITS** are divided amongst the Assured.

**BONUS.**—The Profits are appropriated by addition to the original sum assured—by a reduction of future Premiums—by extinction of the Premium altogether at some future age—or by an equivalent payment in Cash, as the Assured may desire.

### SPECIAL NOTICE.

All Policies effected WITH PROFITS before the 31st December, 1863, will be entitled, if still in force, to participate in the Bonus to be declared at the end of the year 1865.

ARCHIBALD DAY, *Actuary and Secretary.*

# National Mercantile

## (MUTUAL) LIFE ASSURANCE SOCIETY, POULTRY, MANSION HOUSE, LONDON.

### MUTUAL ASSURANCE WITHOUT PERSONAL LIABILITY.

EMPOWERED BY SPECIAL ACT OF PARLIAMENT.—ESTABLISHED IN 1837.

**TRUSTEES.**  
GEORGE MOORE, Esq.      EDWARD LAWSON, Esq.      PETER ROLT, Esq.

**DIRECTORS.**  
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WILLIAM LAWSON, Esq., DEPUTY-CHAIRMAN (*Trowers & Lawson*).  
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\*R. W. JOHNSON, Esq., Bricklehampton Hall, near Pershore.  
JAMES PEEK, Esq. (*Peek, Brothers, & Co.*)  
FREDERICK TWYNAM, Esq., Bishopstoke, Hants.  
JAMES WORRALL, Esq. (*J. & J. M. Worrall*), Manchester.  
MARCUS BROWN-WESTHEAD, Esq. (*J. P. & E. Westhead & Co.*), Manchester.  
**Bankers.**—THE LONDON JOINT-STOCK BANK.

*Physician.*—GEORGE CURSHAM, M.D., 55, Victoria Street, Westminster.  
*Surgeon.*—CHARLES RAY, Esq., 82, Gracechurch St.; & 62, Gloucester Terrace, Hyde Park.  
*The above marked \* are also Trustees.*

Among other advantages offered by this Society are—Mutual Assurance in its best form, without personal liability—the whole of the Profits divided quinquennially amongst Policy Holders of five years' standing or upwards—economy of management—moderate rates of Premium, and prompt settlement of Claims.

**VALIDITY AND INDISPUTABILITY OF POLICIES.**—*Policy Holders in this Office, after the expiration of five years, are entitled to proceed to and from any part of the world, without any charge for voyage or residence; and the non-payment of the Premium at the periods prescribed by the Policy will alone, under any circumstances, thereafter vitiate the Policy or render it void.*

**DAYS OF GRACE.**—Claims on the Society by death occurring within the days of grace are held valid, notwithstanding the Premiums be unpaid; and the amount due to the Society can be deducted from the amount assured, on settlement of a claim.

**VOLUNTEER RIFLE CORPS.**—No extra Premium is required for service in these Corps within the United Kingdom.

**Examples of Bonus Additions declared 1st July, 1858:—**

Years in force in 1858.	Age on effecting Assurance.	Sum Assured.	Addition to Sum Assured, in the event of death before 1st July, 1863.	Years in force in 1858.	Age on effecting Assurance.	Sum Assured.	Addition to Sum Assured, in the event of death before 1st July, 1863.	Years in force in 1858.	Age on effecting Assurance.	Sum Assured.	Addition to Sum Assured, in the event of death before 1st July, 1863.
19	33	£999 19	£366 4 0	14	44	£1000 0	£286 1 0	10	27	£500 0	£120 6 0
17	39	999 0	306 17 0	13	32	999 0	272 17 0	9	25	499 19	112 12 0
16	41	3000 0	958 19 0	12	34	499 19	141 16 0	7	31	499 19	93 7 0
15	43	499 0	143 6 0	11	33	999 0	264 9 0				

Where the Bonus has been taken by way of Reduction of Premium, the Reductions have varied from 20 to 70 per Cent.

JENKIN JONES, ACTUARY AND SECRETARY.

## Pelican

### LIFE INSURANCE OFFICE,

ESTABLISHED IN 1797,  
70, LOMBARD STREET, E.C.;  
AND  
57, CHARING CROSS, S.W.

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BENJAMIN SHAW, Esq.  
MATTHEW WHITING, Esq.  
MARMADUKE WYVILL, Jun., Esq., M.P.

ROBERT TUCKER, *Secretary and Actuary.*

## SPECIAL BONUS NOTICE.

### Third Septennial Investigation and Division of Profits to 1st July, 1861.

The Cash Bonus varies from £21. 6s. 8d. to £32. 6s. 8d. per Cent. on the Premiums paid in the last seven years on Policies of 7, 14, and 21 years' duration.

The equivalent Addition to each Policy ranges from £28. 10s. to £59. 13s. 4d. per Cent. of such Premiums; or from 19s. to £2. 7s. per Cent. per Annum on the Sum Assured.

## LOANS

On Life Interests in possession or reversion; also upon other approved Security in connection with Life Assurance.

*For Prospectuses, Forms of Proposal, &c. apply to the Office as above,  
or to any of the Company's Agents.*

# The London Assurance,

Incorporated by Royal Charter, A.D. 1720,  
FOR FIRE, LIFE, AND MARINE ASSURANCES.

HEAD OFFICE—No. 7, ROYAL EXCHANGE, CORNHILL, E.C.

JOHN ALEX. HANKEY, Esq., *Governor.*  
BONAMY DOBREE, Jun., Esq., *Sub-Governor.*  
PATRICK F. ROBERTSON, Esq., *Deputy-Governor.*

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## SECRETARY.

JOHN LAURENCE, Esq.

## ACTUARY.

ARTHUR H. BAILEY, Esq.

## UNDERWRITER.

JOHN ANTHONY RUCKER, Esq.

## MANAGER OF THE FIRE DEPARTMENT.

THOS. B. BATEMAN, Esq.

## PHYSICIANS.

GEORGE BUDD, M.D., F.R.S., 20, Dover Street, Piccadilly.  
EDWARD CLAPTON, M.D., 4, St. Thomas's Street, Southwark.

WEST END OFFICE—No. 7, PALL MALL, S.W.

## COMMITTEE.

Two Members of the Court of Directors in rotation, and  
HENRY KINGSCOTE, Esq. AND JOHN TIDD PRATT, Esq.

*Manager & Assistant Actuary.*—PHILIP SCOONES, Esq.

## LIFE DEPARTMENT.

THIS CORPORATION has granted Assurances on Lives for a period exceeding **One Hundred and Forty Years**, having issued its first Policy on the 7th June, 1721.

Two-thirds of the entire Profits, **without any deduction for expenses of management**, are allotted to the Assured. This arrangement will be found to be more advantageous to the Policy-holders, than an apparently larger proportion of the Profits, subject to the expenses of management.

Assurances may be effected without participation in Profits, at low rates of Premium, or with participation in Profits, upon either of the following plans, viz.—

*By an Annual Abatement of Premium on Policies of Five Years' standing and upwards.*  
Upon this plan the average abatement from the original Premium during the last Three Years, has exceeded 38 per cent.

*By appropriating the Profits at the end of every Five Years, either in increase of the Sum Assured, or as an immediate Cash payment.*

Examples of the additions to the Sum Assured under this plan, to Policies of Fifteen Years' standing, are subjoined.

Age when Assured.	Sum Assured.	Bonus added.	Age when Assured.	Sum Assured.	Bonus added.
	£	£ s. d.		£	£ s. d.
27	1000	209 10 0	42	1000	257 11 0
31	1000	233 5 0	50	1000	262 6 0
36	1000	243 14 0	60	1000	297 2 0

**ANNUITIES** are granted by the Corporation, payable **Half-yearly**.

## FIRE DEPARTMENT.

FIRE INSURANCES effected at moderate rates, upon every description of Property.

## MARINE DEPARTMENT.

MARINE INSURANCES are effected at the HEAD OFFICE of the Corporation.

*Demy 8vo. cloth, 12s.*

RULES, FORMULÆ, AND TABLES  
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# LAYTONS'

## TABLE ALMANACK for 1863.

1863.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.	1863.	Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.
JAN. ....	5 <sup>c</sup>	6	7	8	9	10	11	JULY .....	6	7 <sup>d</sup>	8	9	10	11	12
	12	13 <sup>d</sup>	14	15	16	17	18		13	14	15 <sup>a</sup>	16	17	18	19
	19 <sup>a</sup>	20	21	22	23	24	25		20	21	22	23 <sup>b</sup>	24	25	26
	26 <sup>b</sup>	27	28	29	30	31			27	28	29	30 <sup>c</sup>	31		
FEB. ....	2	3 <sup>c</sup>	4	5	6	7	8	AUGUST.	3	4	5	6 <sup>d</sup>	7	8	9
	9	10	11 <sup>d</sup>	12	13	14	15		10	11	12	13	14 <sup>a</sup>	15	16
	16	17	18 <sup>a</sup>	19	20	21	22		17	18	19	20	21	22 <sup>b</sup>	23
	23	24	25 <sup>b</sup>	26	27	28			24	25	26	27	28 <sup>c</sup>	29	30
MARCH ..	2	3	4	5 <sup>c</sup>	6	7	8	SEPT. ....	7	8	9	10	11	12	13 <sup>a</sup>
	9	10	11	12 <sup>d</sup>	13	14	15		14	15	16	17	18	19	20 <sup>b</sup>
	16	17	18	19 <sup>a</sup>	20	21	22		21	22	23	24	25	26	27 <sup>c</sup>
	23	24	25	26	27 <sup>b</sup>	28	29		28	29	30				
	30	31													
APRIL. ....	6	7	8	9	10	11 <sup>d</sup>	12	OCT. ....	5	6	7	8	9	10	11
	13	14	15	16	17	18 <sup>a</sup>	19		12 <sup>a</sup>	13	14	15	16	17	18
	20	21	22	23	24	25	26 <sup>b</sup>		19 <sup>b</sup>	20	21	22	23	24	25
	27	28	29	30					26 <sup>c</sup>	27	28	29	30	31	
MAY .....	4	5	6	7	8	9	10 <sup>d</sup>	NOV. ....	2	3 <sup>d</sup>	4	5	6	7	8
	11	12	13	14	15	16	17 <sup>a</sup>		9	10	11 <sup>a</sup>	12	13	14	15
	18	19	20	21	22	23	24		16	17	18 <sup>b</sup>	19	20	21	22
	25 <sup>b</sup>	26	27	28	29	30	31		23	24	25 <sup>c</sup>	26	27	28	29
JUNE. ....	1 <sup>c</sup>	2	3	4	5	6	7	DEC. ....	7	8	9	10 <sup>a</sup>	11	12	13
	8 <sup>d</sup>	9	10	11	12	13	14		14	15	16	17 <sup>b</sup>	18	19	20
	15	16 <sup>a</sup>	17	18	19	20	21		21	22	23	24	25 <sup>c</sup>	26	27
	22	23	24 <sup>b</sup>	25	26	27	28		28	29	30	31			
	29	30													

### THE FOUR QUARTERS OF THE YEAR.

SPRING QUARTER begins March 20.  
SUMMER " " June 21.

AUTUMN QUARTER begins September 22.  
WINTER " " December 21.

### LAW TERMS.

HILARY TERM begins January 11, ends January 31.  
EASTER " " April 15, " May 12.

TRINITY TERM begins May 26, ends June 16.  
MICHAELMAS, " " Nov. 2, " November 25.

<sup>a</sup> New Moon.

<sup>b</sup> First Quarter.

<sup>c</sup> Full Moon.

<sup>d</sup> Last Quarter.

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